

# EXHIBIT 3



Prepared for  
DAVID PAUL OSADA  
Report number  
[REDACTED]

Report date  
January 26, 2010  
www.experian.com/disputes  
P.O. Box 9554, Allen, TX 75013  
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**Dear DAVID PAUL OSADA,**

We are responding to your request that information in your personal credit report be blocked due to alleged fraud. The identity theft report that you sent us does not meet the guidelines established by the federal Fair Credit Reporting Act; therefore, we are unable to honor your request to block information. However, if you provided specific information, we are investigating the information you questioned with the sources. If you still wish to have this information blocked, please send us a valid identity theft report (an official report filed with an appropriate federal, state, or local law enforcement agency,

including the U.S. Postal Inspection service, or others, the filing of which subjects the person who filed the report to criminal penalties if the information filed is false). The identity theft report should include as many of the following elements as possible: specific dates such as when the loss or theft of personal information occurred or when the fraud(s) occurred; how you discovered or learned of the theft; any known information about the perpetrator; the names of creditors and account numbers involved in the theft; name, badge number and signature of the law enforcement personnel who processed the report; the filing date and case number. In addition, enclose one copy of a government issued identification card, such as a driver's license, state or military ID card, etc., and one copy of a utility bill, bank or insurance statement, etc. Make sure that each copy is legible (enlarge if necessary), displays your name and current mailing address, and the date of issue (statement dates must be recent). We are unable to accept credit card statements, voided checks, lease agreements, magazine subscriptions or postal service forwarding orders as proof. To protect your personal identification information, Experian does not return correspondence sent to us. Send **copies** of any documents you wish to provide to us and always retain your original documents. Be sure to include the following identification information: your full name including middle initial (and generation such as JR, SR, II, III); previous addresses for the past two years, Social Security number, and date of birth. Also list each account and account number and any other information on your report that you believe appears due to identity theft.

We store address information as it is sent to us by your credit grantors or from public records. In order to further protect your credit file regarding the information you disputed, send us a copy of the valid identity theft report that you filed when reporting this crime. (An identity theft report is an official report filed with an appropriate federal, state, or local law enforcement agency, including the U.S. Postal Inspection service, or others, the filing of which subjects the person who filed the report to criminal penalties if the information filed is false.) Be sure to include your full name including middle initial (and generation such as JR, SR, II, III); current mailing address; Social Security number; date of birth; and previous addresses for the past two years. In addition, enclose one copy of a government issued identification card, such as a driver's license, state or military ID card, etc., and one copy of a utility bill, bank or insurance statement, etc. Make sure that each copy is legible (enlarge if necessary), displays your name and current mailing address, and the date of issue (statement dates must be recent). We are unable to



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accept credit card statements, voided checks, lease agreements, magazine subscriptions or postal service forwarding orders as proof. To protect your personal identification information, Experian does not return correspondence sent to us. Send **copies** of any documents you wish to provide to us and always retain your original documents. Also, reference your previous investigation of fraud and specify the addresses that appear on your credit report as a result of identity theft.

Sincerely,

Experian  
Consumer Fraud Assistance  
P.O. Box 9554  
Allen TX 75013

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